

<b>Security Name</b>	<b>Cholamandalam Investment and Finance Company Limited</b>
Security symbol	CIFCL02
Issue size	The Company is proposing a Public Issue of Secured Rated Listed Redeemable Non-Convertible Debentures of Face Value of ₹ 1,000 each (“NCDs”), for an amount of ₹ 500 Crore (“Base Issue Size”) with an option to retain oversubscription up to ₹ 1,000 Crore aggregating up to ₹ 1,500 Crore (“Tranche II Issue Limit”) (“Tranche II Issue”) which is within the Shelf Limit of ₹ 5,000 Crore (“Shelf Limit”).
Issue Price	₹ 1,000 per NCD
Face value	₹ 1,000 per NCD
Minimum Lot size	Ten (10) NCD
Minimum Application Size:	₹ 10,000 (10 NCDs) (for all Series of NCDs, namely Series I, Series II, Series III, Series IV, Series V, Series VI)
Market Lot	One (1) NCD
Credit Rating	The NCDs have been rated IND AA+/Stable and [ICRA]AA+ (Stable)
Rating agency	India Ratings & Research Private Limited and ICRA Limited
Mode of Allotment and Trading	Demat Only

Series	I	II	III*	IV	V	VI
Frequency of Interest Payment	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative
Minimum Application	₹ 10,000 (10 NCDs) across all series					
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)					
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000					
Tenor	22 months	22 months	37 months	37 months	60 months	60 months
Coupon (% per annum) for NCD Holders in all Categories of Investors	8.25%	NA	8.30%	NA	8.40%	NA
Effective Yield (% per annum) for NCD Holders in all Categories of Investors	8.26%	8.25%	8.30%	8.30%	8.39%	8.40%
Mode of Interest Payment	Through various modes available					
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in all Categories of Investors	₹ 1,000	₹ 1,156.64	₹ 1,000	₹ 1,279.15	₹ 1,000	₹ 1,497.41
Maturity / Redemption Date (from the Deemed Date of Allotment)	22 months	22 months	37 months	37 months	60 months	60 months
Put and Call Option	Not Applicable					

*\*The Company shall allocate and allot Series III NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series*